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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
08/909,340	08/11/1997	JERRY WALTER MALCOLM	AT9-97-314	1469

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EXAMINER

RUDY, ANDREW J

ART UNIT	PAPER NUMBER
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3627

DATE MAILED: 05/29/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

08/909,340

Applicant(s)

MALCOLM, JERRY WALTER

Examiner

Andrew Joseph Rudy

Art Unit

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 16 January 2002.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-29 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-29 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 10 October 1997 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) \_\_\_\_\_.
- 4) ☐ Interview Summary (PTO-413) Paper No(s) \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

## **DETAILED ACTION**

1. Claims 1-29 are pending.

### ***Drawings***

2. The drawings are objected to under 37 CFR 1.83(a). The drawings must show every feature of the invention specified in the claims. Therefore, the features from claims 2, 3, 4 and 7-29 must be shown or the feature(s) canceled from the claim(s).

Also, the descriptive portion of the specification, page 9, lines 3-4, states that processing system 114 is well known in the art. Thus, Figure 1B should be labeled "PRIOR ART" as it appears it is disclosed as such.

Further, Figure 4A does not disclose numerals "406b" and "408b" as recited in the descriptive portion of the specification at page 13, lines 16 and 30.

No new matter should be entered.

A proposed drawing correction or corrected drawings are required in reply to the Office action to avoid abandonment of the application. The objection to the drawings will not be held in abeyance.

*Claim Rejections - 35 USC § 112*

3. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

Claims 2, 3, 4, and 7-29 are rejected under 35 U.S.C. 112, first paragraph, as containing subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention. Claim 2 recites “instantiating a container object”. Claim 3 recites “providing an option”. Claim 7 recites “treating the transaction group . . . the selected transactions . . .”. Claims 8-14 recite “an apparatus for facilitating statement reconciliation . . . within the transaction group are individually displayed . . .”. Claim 9 recites “instantiation means for instantiating a container object”. Claims 15-20 recite a computer program having multiple instructions. Claim 16 recites “instantiating a container object”. Claims 21-24 recite an “Internet client”. Claim 25 recites an “Internet server”. Claims 26-29 recite “a method of automatically reconciling account transaction records”. Neither the descriptive portion of the specification nor the drawing figures disclose such features adequately. To overcome this rejection, Applicant is required to specifically point out where such support is to be found in the instant application. No new matter may be entered.

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1-29 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 1, lines 4, 5, 7, “the account data records”, “the transaction group” and “the selected transactions” lack antecedent basis.

Claim 4, line 2, “the association” lacks antecedent basis.

Claim 6, lines 7-8, “the external account” lacks antecedent basis.

Claim 7, line 3, “the external account” lacks antecedent basis.

Claim 8, line 6 “the selected transactions” lacks antecedent basis.

Claim 11, lines 2-3 “the association” lacks antecedent basis.

Claim 15, line 8, “the transaction group” lacks antecedent basis.

Claim 21, lines 9, 18 “the selected transactions” and “the total” lack antecedent basis.

Claim 24, lines 3, 9-10 “the Internet” and “the external transaction records” and “the account transaction records” lack antecedent basis.

Claim 26, lines 2-3, 9-10 “the Internet” and “the information” and “the account transaction records” lack antecedent basis.

Correction is required. No new matter may be entered.

*Claim Rejections - 35 USC § 103*

5. Claims 1, 3-8, 10-15 and 17-24, as understood, are rejected under 35 U.S.C. 103(a) as being unpatentable over Microsoft Money. Applicant's comments received January 16, 2002 have been reviewed. The total for Microsoft Money is the number "0.00" referenced on page 40, bottom right corner. This total fully encompasses Applicant's claim language. Also, the transaction group is individually displayed. See the column "Amount" referenced on page 40, bottom right. Also, see page 76 from Microsoft Money. To provide the features recited in claims 1, 3-8, 10-15 and 17-24 would have been obvious to one of ordinary skill in the art. See pages 2 and 3 from Paper No. 16. Doing so would provide an accurate account record system.

6. Claims 2, 9 and 16, as understood, are rejected under 35 U.S.C. 103(a) as being unpatentable over Microsoft Money. Applicant's comments received January 16, 2002 have been reviewed. However, Microsoft Money discloses a total and a transaction group individually displayed. To provide the features recited in claims 2, 9 and 16 would have been obvious to one of ordinary skill in the art as doing so would use well known concepts to facilitate the account record system of the Applicant.

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7. Claims 1-29, as understood, are rejected under 35 U.S.C. 103(a) as being unpatentable over Schrader et al., U.S. Patent No. 5,903,881, in view of Stein et al., U.S. Patent No. 5,826,241, and further in view of Microsoft Money.

Applicant is direct to pages 3-4 of Paper No. 16. Applicant's comments received January 16, 2002 have been reviewed, but are not convincing. Microsoft Money discloses a total and a transaction group individually displayed. Providing the Microsoft Money feature for Schrader, in view of Stein, would have been obvious to one of ordinary skill in the art.


### *Conclusion*

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andrew Joseph Rudy whose telephone number is 703-308-7808.

The fax phone numbers for the organization where this application or proceeding is assigned are 703-746-7239 for regular communications and 703-746-7239 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

May 15, 2002

  
Richard Chilcot  
~~Supervisory Patent Examiner~~  
Technology Center 2850  
3627

